

UNITED STATES DISTRICT COURT  
DISTRICT OF MASSACHUSETTS

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U.S. DISTRICT COURT  
DISTRICT OF MASS.

UNITED STATES OF AMERICA	)	CRIMINAL NO. 04-10159-NG
	)	
	)	VIOLATIONS:
v.	)	
	)	
LUIS CABRERA	)	18 U.S.C. § 1344 (Bank Fraud)
a/k/a Luis Alcantara	)	18 U.S.C. § 1343 (Wire Fraud)
a/k/a Luis Cabreia	)	18 U.S.C. § 1341 (Mail Fraud)
a/k/a Hector Rivera	)	
a/k/a Hector Rivers	)	

**SUPERSEDING INFORMATION**

The United States Attorney charges that:

**GENERAL ALLEGATIONS**

1. During the time period from in or about February 2002 through in or about December 2003, in the District of Massachusetts and elsewhere, LUIS CABRERA ("CABRERA"), along with others known and unknown to the United States Attorney, engaged in a scheme to obtain credit for the purpose of leasing and purchasing vehicles and purchasing other goods and services using stolen identity information.
2. In some instances, CABRERA, and others known and unknown to the United States Attorney, used the stolen identity information, including but not limited to the names, addresses, dates of birth, and social security numbers of real individuals, to co-sign the loans used to finance vehicles that were purchased in the true name of the vehicles' actual possessors.
3. In these instances, the purpose of the scheme was to allow people who wanted to possess cars to qualify for loans that they would not otherwise have been financially qualified to obtain.
4. In other instances, CABRERA and others known and unknown to the United

States Attorney, used the stolen identity information to finance the purchase of vehicles in the names of these individuals (hereinafter "Identity Theft Victims") without their permission.

5. Because these vehicles were purchased in the name of Identity Theft Victims, the financing entities did not know the true possessors of the vehicles or the vehicles' whereabouts. This made it virtually impossible for the financing entities to repossess the cars when the fraudulently obtained loans used to finance the vehicles went unpaid.

**Defendant as Car Salesman**

6. For the time period from February to April of 2002, CABRERA was a car salesman at a car dealership in the District of Massachusetts.

7. During this time period, CABRERA acted as the car salesman for ten vehicles that were financed using stolen identity information.

**Defendant as Car Purchaser**

8. Sometime in or after April 2002, CABRERA ceased to be a car salesman. After this time period, the defendant financed the purchase and lease of cars and co-signed car loans and leases by posing as Identity Theft Victims.

9. CABRERA used forged New York State drivers' licenses with his photograph and the names and identifying information of Identity Theft Victims to allow him to pose as the Identity Theft Victims and finance the purchase or lease or attempted purchase or lease of vehicles in the names of Identity Theft Victims with the initials NR, JH, JG(1), and VM.

**Defendant Assisting Others to Purchase Cars**

10. CABRERA also assisted others who posed as Identity Theft Victims to finance the purchase or lease or attempted purchase or lease of vehicles in the names of Identity Theft

Victims with the initials JG(2) and ER.

**Defendant Using Stolen Identity Information to Obtain Other Kinds of Credit**

11. In addition to using the stolen identification information to apply for car loans, CABRERA and another unknown to the United States Attorney applied for and received credit cards and mobile telephone accounts in the names of the individuals whose identity information had been stolen, and used the credit cards and mobile telephone accounts to purchase goods and services without having to pay for the purchased goods and services.

**COUNTS ONE THROUGH THIRTEEN  
WIRE FRAUD  
18 U.S.C. § 1343**

12. Paragraphs 1 through 11 are realleged and incorporated by reference as though fully set forth herein.

13. On or about the dates set forth below, in the District of Massachusetts and elsewhere, the defendant,

**LUIS CABRERA  
a/k/a Luis Alcantara  
a/k/a Luis Cabreia  
a/k/a Hector Rivera  
a/k/a Hector Rivers,**

having devised and having intended to devise a scheme and artifice to defraud, and to obtain money and property by means of false and fraudulent pretenses, representations, and promises, did transmit, cause to be transmitted, and aided and abetted the transmission by means of wire communication in interstate and foreign commerce, writings, signs, signals, pictures, and sounds for the purpose of executing such scheme and artifice, as follows:

<b><u>COUNT</u></b>	<b><u>DATE</u> (on or about)</b>	<b><u>MATTER WIRED</u></b>
1	February 13, 2002	Facsimile sent over interstate wires of an application to obtain a loan for \$39,541.85, more or less, to finance the purchase of a 2002 Mitsubishi Montero in the name of an individual with the initials GC.
2	March 19, 2002	Facsimile sent over interstate wires of an application to obtain a loan for \$26,496.90, more or less, to finance the purchase of a 1999 Volkswagen Passat in the name of an individual with the initials GS.
3	February 12, 2003	Facsimile sent over interstate wires of an application to obtain a loan for \$48,245, more or less, to finance the lease of a 2003 BMW X5 in the name of an individual with the

initials NR.

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| 4  | February 20, 2003 | Facsimile sent over interstate wires of an application to obtain a loan for \$58,913.12, more or less, to finance the lease of a 2003 BMW X5 in the name of an individual with the initials NR.  |
| 5  | March 5, 2003     | Facsimile sent over interstate wires of an application to obtain a loan for \$30,011, more or less, to finance the purchase of a 2000 Jaguar S Type in the name of an individual with the initials NR.   |
| 6  | March 7, 2003     | Facsimile sent over interstate wires of an application to obtain a loan for \$48,586, more or less, to finance the purchase of a 2003 Mitsubishi Montero, co-signed in the name of an individual with the initials NR.                               |
| 7  | March 27, 2003    | Facsimile sent over interstate wires of an application to obtain a loan for \$34,971.90, more or less, to finance the purchase of a 2003 Mitsubishi Eclipse, co-signed in the name of an individual with the initials NR.                            |
| 8  | May 29, 2003      | Facsimile sent over interstate wires of an application to obtain a loan for \$46,369, more or less, to finance the lease of a 2003 BMW X5 in the name of an individual with the initials JH.   |
| 9  | June 30, 2003     | Facsimile sent over interstate wires of an application to obtain a loan for \$39,386.95, more or less, to finance the purchase by an individual working with the defendant of a 2003 Dodge Ram in the name of an individual with the initials JG(2). |
| 10 | July 11, 2003     | Facsimile sent over interstate wires of an application to obtain a loan for \$34,724.65, more or less, to finance the purchase of a 2003 Dodge Caravan in the name of an individual with the initials JH.  |
| 11 | August 6, 2003    | Facsimile sent over interstate wires of an application to obtain a loan for \$50,430, more or less, to finance the lease of a 2001 BMW 740IL in the name of an individual with the initials JH.  |

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| 12 | August 16, 2003 | Facsimile sent over interstate wires of an application to obtain a loan for \$23,260.75, more or less, to finance the purchase of a 2001 2002 Mercury Mountaineer in the name of an individual with the initials JH. |
| 13 | October 6, 2003 | Facsimile sent over interstate wires of an application to obtain a loan for \$46,489.25, more or less, to finance the purchase of a 2004 Volkswagen Touareg in the name of an individual with the initials JG(1).    |

All in violation of Title 18, United States Code, Sections 1343 and 2.

**COUNTS FOURTEEN THROUGH TWENTY-ONE  
BANK FRAUD  
18 U.S.C. § 1344**

14. Paragraphs 1 through 11 are realleged and incorporated by reference as though fully set forth herein.

15. On or about the dates set forth below, in the District of Massachusetts and elsewhere, the defendant,

**LUIS CABRERA  
a/k/a Luis Alcantara  
a/k/a Luis Cabreia  
a/k/a Hector Rivera  
a/k/a Hector Rivers,**

did knowingly and willfully execute and attempt to execute, and aid and abet the execution and attempted execution of, a scheme and artifice to obtain moneys, funds, credits, assets, securities and other property owned by and under the custody and control of federally insured financial institutions, namely Chase Manhattan Bank, Citizens Bank, and Brookline Bank, by means of false or fraudulent pretenses, representations and promises, as follows:

<b>COUNT</b>	<b>DATE (on or about)</b>	<b>TRANSACTION</b>
14	May 29, 2003	Obtained from Chase Manhattan Bank a loan for \$58,667.25, more or less, to finance the purchase of a 2003 BMW X5 in the name of an individual with the initials JH.
15	June 19, 2003	Obtained from Banknorth a loan for \$40,002.10, more or less, to finance the purchase of a 2003 Mitsubishi Montero co-signed in the name of an individual with the initials JH.
16	July 8, 2003	Assisted another individual to obtain from Chase Manhattan Bank a loan for \$55,491, more or less, to finance the purchase of a 2003 BMW X5 in the name of an individual with the initials JG(2).



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| 17 | July 17, 2003    | Obtained from Citizens Bank a loan for \$40,353.10, more or less, to finance the purchase of a 2003 Mitsubishi Montero in the name of an individual with the initials JH.                                     |
| 18 | October 17, 2003 | Obtained from Chase Manhattan Bank a loan for \$48,032.30, more or less, to finance the purchase of a 2004 Volkswagen Touareg in the name of an individual with the initials JG(1).                           |
| 19 | October 26, 2003 | Assisted another individual to obtain from Chase Manhattan Bank a loan for \$48,714.80, more or less, to finance the purchase of a 2004 Volkswagen Touareg in the name of an individual with the initials ER. |
| 20 | December 1, 2003 | Attempted to obtain from Brookline Bank a loan for \$81,680, more or less, to finance the purchase of a 2004 BMW 745LI in the name of an individual with the initials VM.                                     |
| 21 | December 1, 2003 | Attempted to obtain from Brookline Bank a loan for \$81,880, more or less, to finance the purchase of a 2004 BMW 745LI in the name of an individual with the initials VM.                                     |

All in violation of Title 18, United States Code, Sections 1344 and 2.



**COUNTS TWENTY-TWO THROUGH TWENTY-FIVE  
MAIL FRAUD  
18 U.S.C. § 1341**

16. Paragraphs 1 through 11 are realleged and incorporated by reference as though fully set forth herein.

17. On or about the dates set forth below, in the District of Massachusetts and elsewhere, the defendant,

**LUIS CABRERA  
a/k/a Luis Alcantara  
a/k/a Luis Cabreia  
a/k/a Hector Rivera  
a/k/a Hector Rivers,**

having devised and having intended to devise a scheme and artifice to defraud, and to obtain money and property by means of false and fraudulent pretenses, representations, and promises, did cause to be deposited matters and things to be sent and delivered by the United States Postal Service and by a private and commercial interstate carrier, for the purpose of executing and attempting to execute the scheme and artifice to defraud, as follows:

<b><u>COUNT</u></b>	<b><u>DATE</u> (on or about)</b>	<b><u>MATTER MAILED</u></b>
22	February 15, 2003	A Filene's credit card in the name of a person with the initials NR.
23	July 14, 2003	A Filene's credit card in the name of a person with the initials JH.
24	October 28, 2003	A Visa check card obtained by someone working with defendant in the name of a person with the initials ER.

25

April 23, 2003

A Nextel telephone bill in the name of a person with the initials NR.

All in violation of Title 18, United States Code, Sections 1341 and 2.

Respectfully submitted,

MICHAEL J. SULLIVAN  
United States Attorney

By:

  
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SETH P. BERMAN  
Assistant U.S. Attorney